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UTILITY PATENT APPLICATION TRANSMITTAL	Attorney Docket No.	CRNC.103792	736
(for nonprovisional applications under 37 C.F.R. § 1.53(b))	Express Mail No.	EV 369936678 US	<del></del>

Mail Stop Patent Application Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Inventor(s): Douglas S. McNair

SYSTEM AND METHOD FOR RISK-ADJUSTING INDICATORS OF ACCESS AND UTILIZATION BASED

ON METRICS OF DISTANCE AND TIME

PLEASE ASSOCIATE APPLICATION WITH

**CUSTOMER NO. 05251** 

Date January 5, 2004

Enclose					
	Non-Publication Request Under 35 U.S.C	. § 122(I	b)(2)(B)(i)		
39	pages of specification including abstract				
2	sheet(s) of drawings				
	an assignment of the invention to:				
×	Declaration of Inventor(s):(Unexecuted)	Ø	Newly executed		Copied from a prior application (for contin/div)
	Incorporation by Reference: the entire disconsidered to be part of the disclosure of	closure che accor	of the prior application, fro npanying application and i	m which s hereby	the copy or copies of the oath or declaration is supplied, is incorporated by reference therein.
	Information Disclosure Statement/PTO-14	149/Copi	ies of IDS citations.		
Ø	Benefit is claimed under 35 U.S.C. 119(e	of U.S	. Provisional Applicat	ion No	o. 60/446,692; filed February 11, 2003.
	Other:				

lf a	Continuing App	licatio	on: Check a	рргорі	riate l	oox, and supply the requisite information below	<i>/</i> :	
	Continuation		Divisional			Continuation-in-Part (CIP)	of prior	application no.
Prior application information:		Examiner:				Group Art Unit:		

## **CLAIMS AS FILED**

	NUMBER FILED	NUMBER EXTRA	RATE	FEE
			\$ 770	\$ 770.00
-	1-20 =	-0-	X \$ 18	\$ -0-
	0-3 =	-0-	X \$ 86	\$ -0-
SENT			\$ 290	\$ -0-
ger			TOTAL	\$ 770.00
			SMALL ENTITY TOTAL	\$
i				\$
		,,,,	TOTAL DUE	\$ 770.00
00 to cover the fil	ling fee and assignment re	ecordal is enclosed.		<b>.</b>
ed to charge/credi	it Deposit Acct. No. 19-2	112 as described below. E	nclosed is a duplicate of thi	s sheet.
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	If applicant has 1.27, then divid  100 to cover the filed to charge/credi  \$ as filing fee.	I-20 =  0-3 =  SENT  ger  If applicant has small entity status under 1.27, then divide total fee by 2, and enter 1.27 to cover the filing fee and assignment reed to charge/credit Deposit Acct. No. 19-2  \$ as filing fee.	I-20 = -0- 0-3 = -0- SENT ger  If applicant has small entity status under 37 CFR 1.9 and 1.27, then divide total fee by 2, and enter amount here.  100 to cover the filing fee and assignment recordal is enclosed. ed to charge/credit Deposit Acct. No. 19-2112 as described below. E \$ as filing fee.	S 770   S 77

Name: Michael J. Gross, Reg. No.: 35,528